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on conicial r	United States Bankruptcy C Northern District of Illinois									Volunta	ary Petition	
Name of De Barker,		ividual, ente	er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Na (include mar	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 years):			
Last four dig (if more than one.	, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN)/Com	plete EIN		our digits o		· Individual-	Taxpayer I.D. (ITI	N) No./Complete EIN
Street Addres	ss of Debto	r (No. and S	Street, City, a	nd State)	:		Street	Address of	Joint Debtor	(No. and St	reet, City, and Sta	te):
Apt. 10 Aurora,	IL				_	ZIP Cod	le					ZIP Code
County of Re		of the Princ	cinal Place of	Rusiness		60504	Coun	ty of Reside	ence or of the	Principal Pl	ace of Business:	
DuPage	esidence of	or the Time	orpur r ruce or	Dusmes	,.			.,				
Mailing Add	ress of Deb	otor (if diffe	rent from stre	et addres	s):		Maili	ng Address	of Joint Debt	or (if differe	nt from street add	ress):
					Г	ZIP Cod	le					ZIP Code
Location of I (if different f	Principal As From street	ssets of Bus address abo	iness Debtor ve):				•					
		Debtor				of Busines	ss		-	-	otcy Code Under	
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Drs)  LLP)  Dove entities,	(Check one box)  ☐ Health Care Business ☐ Single Asset Real Estate as defir in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other				☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	C of Of	hapter 15 Petition a Foreign Main F hapter 15 Petition a Foreign Nonma	for Recognition Proceeding for Recognition
Country of de	-	of main inter	ests.	Tax-Exempt Entity			ty	┧		(Chec	e of Debts k one box)	
Each country by, regarding,	in which a fo	oreign procee	ding	unde	(Check box or is a tax-ex r Title 26 of e (the Interna	empt organ the United	nization States	defined	are primarily condinated in 11 U.S.C. § ared by an individual, family, or	§ 101(8) as idual primarily	for	Debts are primarily business debts.
_			heck one box	)			k one box:		•	ter 11 Debt		
attach sign	to be paid in ned application	installments on for the cou	(applicable to	on certifyi	ng that the	Chec	Debtor is not k if:	a small busi	ness debtor as o	defined in 11 V	C. § 101(51D). U.S.C. § 101(51D).	o insiders or affiliates)
debtor is u Form 3A.	inable to pay	fee except in	installments. I	Rule 1006(	b). See Offic	1a1	are less than	\$2,490,925 (				ry three years thereafter).
☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. ☐ Act					ng filed with of the plan w	•	repetition fron	n one or more classes	s of creditors,			
Statistical/A										THIS	S SPACE IS FOR CO	OURT USE ONLY
Debtor es	stimates tha	t, after any	be available exempt prop for distributi	erty is ex	cluded and	administra		es paid,				
Estimated Nu	umber of C	reditors						_	_	1		
1- 49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lis \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50 million	\$50,000,000 to \$100 million	1 \$100,000,000 to \$500	\$500,000,001 to \$1 billion				

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Page 2 Name of Debtor(s): Voluntary Petition Barker, Torree (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois 13-11773 3/22/13 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Ben Schneider March 18, 2015 Signature of Attorney for Debtor(s) (Date) Ben Schneider Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

## B1 (Official Form 1)(04/13)

# Voluntary Petition

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Torree Barker

Signature of Debtor Torree Barker

X.

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 18, 2015

Date

#### Signature of Attorney\*

#### X /s/ Ben Schneider

Signature of Attorney for Debtor(s)

#### Ben Schneider 6295667

Printed Name of Attorney for Debtor(s)

#### Schneider & Stone

Firm Name

8424 Skokie Blvd. Suite 200 Skokie, IL 60077

Address

# Email: ben@windycitylawgroup.com 847-933-0300 Fax: 847-676-2676

Telephone Number

March 18, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Barker, Torree

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#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

## United States Bankruptcy Court Northern District of Illinois

In re	Torree Barker		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental deficiency so as to be incapable of realizing and making rational decisions with financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the exunable, after reasonable effort, to participate in a credit counseling briefing in person, be through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the cred requirement of 11 U.S.C. § 109(h) does not apply in this district.	lit counseling
I certify under penalty of perjury that the information provided above is true and	correct.
Signature of Debtor: /s/ Torree Barker	
Torree Barker	
Date: March 18, 2015	

В

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B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Torree Barker		Case No.	
-		Debtor		
			Chapter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	2,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		7,216.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		14,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	11		74,445.56	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,792.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,540.00
Total Number of Sheets of ALL Schedu	ıles	25			
	To	otal Assets	2,200.00		
			Total Liabilities	95,661.56	

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B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Torree Barker		Case No.	
-		Debtor		
			Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	14,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	17,162.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	31,162.00

#### State the following:

Average Income (from Schedule I, Line 12)	2,792.00
Average Expenses (from Schedule J, Line 22)	2,540.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	4,225.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		5,016.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	14,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		74,445.56
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		79,461.56

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B6A (Official Form 6A) (12/07)

In re	Torree Barker	Case No
,		Debtor

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property, wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Torree Barker	Case No.
-		Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Chase	e Checking	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	X			
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothi	ng	-	Unknown
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
			T)	Sub-Total of this page)	al > <b>0.00</b>

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B6B (Official Form 6B) (12/07) - Cont.

In	re Torree Barker			Case No.	
			Debtor		
	S	SCHEDUL	E B - PERSONAL PROPER	RTY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401k		-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 0.00 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the

debtor, and rights to setoff claims. Give estimated value of each.

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B6B (Official Form 6B) (12/07) - Cont.

In re	Torree Barker	Case No.
		<del>,</del>

Debtor

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2	003 Kia Sorrento	-	2,200.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

2,200.00

Total > **2,200.00** 

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (4/13)

nterests in IRA, ERISA, Keogh, or Other Pension or Prof 101k 735 l		Profit Sharing Plans 35 ILCS 5/12-1006	0.0	0.00	
	Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	t
(Check o ☐ 11 U	laims the exemptions to which debtor is entitled und	\$155,675. (Am	or claims a homestead e	exemption that exceeds 4/1/16, and every three years thereat on or after the date of adjustment.)	ìte
•		Debtor			
In re	Torree Barker		Case No.		_
In re	Torree Barker		Case No		

Total: 0.00 0.00

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B6D (Official Form 6D) (12/07)

In re	Torree Barker	Case No.
		Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu: H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXT_XGEXT	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 515769220627  Wfs Financial/Wachovia Dealer Srvs Po Box 3569  Rancho Cucamonga, CA 91729		-	Opened 4/01/12 Last Active 5/17/13  Purchase Money Security  2003 Kia Sorrento	_	E D			
Account No.	_	$\vdash$	Value \$ 2,200.00	H			7,216.00	5,016.00
Account No.			Value \$	-				
			Value \$					
Account No.			Value \$	-				
continuation sheets attached				Subt			7,216.00	5,016.00
			(Total of t (Report on Summary of So	Т	ota	ıl	7,216.00	5,016.00

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B6E (Official Form 6E) (4/13)

In re	Torree Barker	Case No	
-		Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appro schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priorit listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual
total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Torree Barker	Case No.
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		Debtor

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

					_		TVDE OF PRIORITY	
					_		TYPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C C C E B T C R	H	AND CONSIDERATION FOR CLAIM	COXH — ZGEZH		D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN ENTITLED T PRIORIT
Account No.	T			Ť	DATED			
Illinois Department of Emp Sec PO Box 6996 Chicago, IL 60606		-			D			0.00
	╀	+					14,000.00	14,000.0
Account No.								
Account No.								
Account No.								
Account No.	Ι							
Sheet 1 of 1 continuation sheets atta	ach	ed to	U	Subt				0.00
Schedule of Creditors Holding Unsecured Pri							14,000.00	14,000.0
			_		`ota		_	0.00
			(Report on Summary of Sc	hed	lule	es)	14,000.00	14,000.0

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B6F (Official Form 6F) (12/07)

In re	Torree Barker	Case No
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it decicl has no election holding unsecure			is to report on any seriouse 1.					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ğ	Ų	Þ	ī	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H H		COXHLXGEX	QD_	SPUTED	!	AMOUNT OF CLAIM
Account No. R067020000360R0670200391			Opened 2/01/12 Last Active 8/16/12	T N	DATED		ľ	
Acceptance Now 5501 Headquarters Dr Plano, TX 75024		_	Rental Agreement		D			1,189.00
Account No.						Г	T	
Americash Loans PO Box 184 Des Plaines, IL 60016		-						
								274.68
Account No. 1002688012  Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		_	Opened 2/01/12 Collection Attorney Woodridge Police Department					
								465.00
Account No.  Asset Acceptance LLC PO Box 2036 SBC/SBC IL Warren, MI 48090		_						
								1,430.56
		·	(Total of	Subt			,	3,359.24

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B6F (Official Form 6F) (12/07) - Cont.

In re	Torree Barker	Case No	_
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CDEDITORIG MAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	Т	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N G F		DISPUTED	ا اِ	AMOUNT OF CLAIM
Account No.					D	L		
Asset Acceptance LLC PO Box 2036 AT&T Warren, MI 48090		-						251.85
Account No. <b>CCI21215875</b>			10 Peoples Gas Light And Coke 266		_	H	$\dagger$	
Cci 2600 Wrightsboro Rd Augusta, GA 30904		-						570.00
						L	$\downarrow$	570.00
Account No.  Citicash Loans/ Cashcity Loans 10334 S Harlem Ave Palos Hills, IL 60465		-						1,526.71
Account No. 93755433211E00220121002  Dept Of Ed/navient Po Box 9635  Wilkes Barre, PA 18773		-	Opened 10/01/12 Last Active 2/28/15 Educational					6,948.00
Account No. 93755433211E00620090504  Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Opened 5/01/09 Last Active 2/28/15 Educational					4,952.00
Sheet no. <u>1</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total		ota pag		, [	14,248.56

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In re	Torree Barker	Case No	_
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.	I		- 1.		1.	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			D I S P UT E D	AMOUNT OF CLAIM
Account No. 93755433211E00820141015			Opened 10/01/14 Last Active 2/28/15	Т	E		
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				4,046.00
Account No. 93755433212E00220130509	╁		Opened 5/01/13 Last Active 2/28/15		+		1,01010
Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773		-	Educational				1,216.00
Account No. <b>29309718</b>	╁		Opened 12/01/14	+	t		,
Diversified Consultant P O Box 551268 Jacksonville, FL 32255		-	Collection Attorney Tmobile				501.00
Account No. 93755433211E00320130509	t		Opened 5/01/13 Last Active 9/01/13	$\dashv$	t	+	
Dpt Ed/slm 11100 Usa Pkwy Fishers, IN 46037		-	Educational				Unknown
Account No. 93755433211E00420130509	<u> </u>		Opened 5/01/13 Last Active 7/01/13	+	$\dagger$	$\dagger$	
Dpt Ed/slm 11100 Usa Pkwy Fishers, IN 46037		_	Educational				Unknown
Sheet no. 2 of 10 sheets attached to Schedule of	-			Sul	otot	al	E 762 00
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	pa	ge)	5,763.00

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In re	Torree Barker	Case No	_
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NGEN	LIQUID	I S P U T E D	AMOUNT OF CLAIM
Account No. 23227056			Opened 8/01/14	T	A T E		
Harris Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604		_	Collection Attorney Advocate-Good Samaritan Hosp		D		1,022.00
Account No.			Toll violations	+			
Illinois Tollway Authority 2700 Ogden Ave Downers Grove, IL 60515		-				x	15,931.40
Account No. <b>144864</b>	╁		Opened 5/01/12	+	H	$\vdash$	,
Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004	-	-	Collection Attorney Chicago Northside Mri				100.00
Account No.	┪			+			
LVNV Funding LLC PO Box 10587 Greenville, SC 29603		-					666.26
Account No. <b>225471765</b>	╁		Opened 5/01/14	+	_	$\vdash$	000.20
Med Business Bureau Po Box 1219 Park Ridge, IL 60068		_	Collection Attorney Med1 02 Dupage Emergency Phys				588.00
Sheet no. <b>3</b> of <b>10</b> sheets attached to Schedule of				Sub	tota	ıl	40.007.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	18,307.66

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In re	Torree Barker	Case No.
_		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Ни	sband, Wife, Joint, or Community	Тс	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D		AMOUNT OF CLAIM
Account No. 227086722			Opened 4/01/14	٦Ŧ	A T E		
Med Business Bureau Po Box 1219 Park Ridge, IL 60068		-	Collection Attorney Med1 02 Dupage Emergency Phys		D		588.00
Account No. 225468923  Med Business Bureau			Opened 3/01/14 Collection Attorney Med1 02 Dupage Emergency Phys				333.00
Po Box 1219 Park Ridge, IL 60068		-					
							394.00
Account No. 225464922  Med Business Bureau Po Box 1219 Park Ridge, IL 60068		_	Opened 3/01/14 Collection Attorney Med1 02 Dupage Emergency Phys				
				_	L		394.00
Account No. 225471924  Med Business Bureau Po Box 1219 Park Ridge, IL 60068		-	Opened 3/01/14 Collection Attorney Med1 02 Dupage Emergency Phys				394.00
Account No.				+	$\vdash$	$\vdash$	394.00
Mohela/Dept of Ed 633 Spirit Dr Chesterfield, MO 63005		_					
							4,639.39
Sheet no. <u>4</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>		(Total of	Sub this			6,409.39

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B6F (Official Form 6F) (12/07) - Cont.

In re	Torree Barker	Case No.
_		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIS MANG	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	J E N	I QUID		AMOUNT OF CLAIM
Account No. 5786183			Opened 12/01/13	٦т	A T E		
Money Recovery Nationw Po Box 13129 Lansing, MI 48901		_	Collection Attorney Sturgis Hospital		D		345.00
Account No. <b>9502252</b>	╀		Opened 4/01/14	+			343.00
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		_	Collection Attorney Good Samaritan Hospital Xy				
							691.00
Account No. 599008  Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		_	Opened 7/01/14 Collection Attorney Dupage Medical Group				179.00
Account No. <b>593764</b>	┢		Opened 7/01/14	+			
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group				179.00
Account No. <b>593768</b>	╁		Opened 7/01/14	+	$\vdash$	$\vdash$	
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		_	Collection Attorney Dupage Medical Group				132.00
Sheet no. 5 of 10 sheets attached to Schedule of			;	Sub	tota	1	1,526.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	(e)	1,320.00

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In re	Torree Barker	Case No	_
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLLQULDAT	I S P U T E D	AMOUNT OF CLAIM
Account No. <b>599014</b>			Opened 7/01/14	Т	E		
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group		D		118.00
Account No. <b>593777</b>	+		Opened 7/01/14	+		-	
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group				70.00
	+		0 1 7/04/4	+		_	79.00
Account No. 593776  Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Opened 7/01/14 Collection Attorney Dupage Medical Group				53.00
Account No. <b>599010</b>	+	┢	Opened 7/01/14	+		$\vdash$	
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group				44.00
Account No. <b>593761</b>	+		Opened 7/01/14	+		$\vdash$	74.00
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group				44.00
Sheet no. 6 of 10 sheets attached to Schedule of		1		Sub	ı tota	ıl	338.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Torree Barker	Case No.
_		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	Гни	sband, Wife, Joint, or Community	Tc	Ιυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	LIGULD	SPUTED	AMOUNT OF CLAIM
Account No. 593766			Opened 7/01/14	Ť	A T E		
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group		D		
Account No. <b>599009</b>			Opened 7/01/14	+			33.00
Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523		-	Collection Attorney Dupage Medical Group				
							28.00
Account No. 599011  Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523	-	-	Opened 7/01/14 Collection Attorney Dupage Medical Group				26.00
Account No. <b>3688321237</b>	╁		Opened 4/01/14	+		-	20.00
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		-	Collection Attorney Villa Park Photo Enforcement				
A			One and 5/04/62	$\bot$			200.00
Account No. 19372583  Osi Collect 507 Prudential Rd. Horsham, PA 19044		_	Opened 5/01/12 Collection Attorney Emergency Healthcare Physician				
				$\perp$			958.00
Sheet no. <u>7</u> of <u>10</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,245.00

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In re	Torree Barker	Case No	_
_		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H		CONTINGEN	I	E	AMOUNT OF CLAIM
Account No. 22976756			Opened 4/01/13	Т	A T E D		
Osi Collect 507 Prudential Rd. Horsham, PA 19044		-	Collection Attorney Emergency Healthcare Physician		D		390.00
Account No. 13238250	Ī	T	Opened 7/01/10	Ī			
Osi Collect 507 Prudential Rd. Horsham, PA 19044		-	Collection Attorney Emergency Healthcare Physician				
							179.00
Account No. <b>14594101</b>	┢	H	Med1 02 Alexian Bros Medical Ctr	$\vdash$			
Pellettieri 991 Oak Creek Dr Lombard, IL 60148		-					320.00
Account No.	┢	H		┢		H	
Peoples Gas Light and Coke Co 130 E Randolph Dr Chicago, IL 60601		-					569.78
Account No.	T	T		T			
PYOD LLC PO Box 190008 Greenville, SC 29602		-					1,649.06
Sheet no. <b>8</b> of <b>10</b> sheets attached to Schedule of				Subt	ota	1	2 407 04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	3,107.84

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B6F (Official Form 6F) (12/07) - Cont.

In re	Torree Barker	Case No	_
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					—	—	1
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	HZOO	DZL.	D	
MAILING ADDRESS	CODEBTOR	Н	DATE OF A BANK OF BIOLIDRED AND	Ň	<u> </u>	s	
INCLUDING ZIP CODE,	I E	w	DATE CLAIM WAS INCURRED AND	$\ \cdot\ $	_ GD.	۱۲	
AND ACCOUNT NUMBER	Ţ	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N	Ū	Ť	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	N G H N F	I D	5	
Account No.	t	T		T	ATED		
	1			Ш	D	L	
Rent A Center	l						
	l	-					
	l						
	l						
	l						F00.00
							500.00
Account No.				П	П	Г	
	1						
Sallie Mae Inc	l						
PO Box 740351	l	_					
Dept of Education	l						
1 ·	l						
Atlanta, GA 30374	l						
	l						9,832.06
Account No. 937554332110002	T	T	Opened 5/01/03 Last Active 3/06/08	Н	П	T	
110000111111111111111111111111111111111	ł		Educational				
Sim Financial Corn	l						
SIm Financial Corp	l	<u> </u>					
11100 Usa Pkwy	l	-					
Fishers, IN 46037	l						
	l						
	l						Unknown
Account No. 9007572044	t	十	Opened 7/01/11	H	Н	H	
71ccount 10. 3007 57 20 44	ł		Returned Check Caesars Atlantic City				
Trident Acces Managemen	l		Returned Officer Odesars Atlantic Oity				
Trident Asset Manageme	l						
53 Perimeter Ctr E Ste 4	l	-					
Atlanta, GA 30346	l						
	l						
	l						346.00
Account No.	t	t		H	Н	H	
Ticount 110.	ł						
LIC Book NA	1	1					
US Bank NA	I						
PO Box 5229	I	-					
Bankruptcy Department	I						
Cincinnati, OH 45201	1	1					
							414.07
Sheet no. <b>9</b> of <b>10</b> sheets attached to Schedule of	_	_		Subt	ota	1	
							11,092.13
Creditors Holding Unsecured Nonpriority Claims			(Total of t	.11S 1	oag	(e)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Torree Barker	Case No.
_		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CC	U N	D	
MAILING ADDRESS		Н	DATE CLAIM WAS INCURRED AND	C O N T	Ĺ	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	ВТ	W	CONSIDERATION FOR CLAIM. IF CLAIM		Q	I۲	AMOUNT OF CLAIM
(See instructions above.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	Ĭ D	Ė	7 AMOUNT OF CLASS
Account No. <b>700001865135161</b>	╁	-	Opened 5/01/09 Last Active 6/21/12	N T	DATED		
Account No. 700001863133161	1		Educational		E D		
Us Dept Of Education				П		l	1
Po Box 5609		-					
Greenville, TX 75403							
							Unknown
Account No. <b>700001865135261</b>	┢	$\vdash$	Opened 5/01/09 Last Active 6/21/12	$\vdash$			
Account 140. 7000 1003 10020 1	ł		Educational				
Us Dept Of Education							
Po Box 5609		-					
Greenville, TX 75403							
							Unknown
Account No.	┢			Н		H	
	ł						
Wells Fargo Bank, NA							
PO Box 19657		-					
Irvine, CA 92623							
							9,048.74
Account No.							
	1						
Account No.							
Sheet no. <b>10</b> of <b>10</b> sheets attached to Schedule of			5	Subt	ota	1	9,048.74
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	oag	ge)	9,040.74
				Т	ota	ıl	
			(Report on Summary of Sc				74,445.56

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B6G (Official Form 6G) (12/07)

In re	Torree Barker	Case No.
-		, Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-09653 Doc 1 Filed 03/18/15 Entered 03/18/15 14:45:07 Desc Main Document Page 28 of 50

B6H (Official Form 6H) (12/07)

In re	Torree Barker	Case No.
_		Debtor

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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							_					
Fill	in this information to	identify your ca	ase:									
Del	otor 1	Torree Barke	er			_						
	otor 2 ouse, if filing)											
Uni	ted States Bankrupto	cy Court for the	NORTHERN DISTRIC	CT OF ILLINOIS		_						
Case number (If known)							Check if this is:  An amended filing  A supplement showing post-petition chapt 13 income as of the following date:					
O	fficial Form I	B 6I						IM / DD/ `			g dan	·
	chedule I: Y		ome				IVI	IIVI / DD/		l		12/1
sup spo atta	plying correct informuse. If you are sepa ch a separate sheet	mation. If you rated and you	sible. If two married peo are married and not filii r spouse is not filing wi On the top of any additi	ng jointly, and your ith you, do not inclu	spouse i ude inforr	s liv nati	ing with on about	you, incl your sp	lude ouse	inform . If mo	nation abou re space is	ut your s needed,
1.	Fill in your employ information.	yment		Debtor 1				Debtor :	2 or ı	non-fil	ing spouse	)
	If you have more than one job, attach a separate page with information about additional employers.		Employment status			☐ Employed						
		Occupation	☐ Not employed				□ Not e	emplo	yed			
	Include part-time, s self-employed work		Employer's name									
	Occupation may incor homemaker, if it		Employer's address									
			How long employed the	here?				_				
Par	t 2: Give Deta	ils About Mon	thly Income									
	mate monthly inconuse unless you are se		ate you file this form. If	you have nothing to	report for	any	line, write	\$0 in the	spa	ce. Incl	lude your n	on-filing
,	ou or your non-filing s e space, attach a sep		ore than one employer, co	ombine the information	on for all e	mpl	oyers for	that perso	on on	the lin	nes below. I	f you need
							For Deb	otor 1			otor 2 or ng spouse	
2.			ry, and commissions (becalculate what the month)		2.	\$	4,	,225.00	\$		N/A	<u>\</u>
3.	Estimate and list i	monthly overti	me pay.		3.	+\$		0.00	+\$	<b></b>	N/A	<u>\</u>
4.	Calculate gross In	ncome. Add lin	e 2 + line 3.		4.	\$	4,22	25.00		\$	N/A	

Debto	or 1	Torree Barker	-	Case	number (if known)			
				For	Debtor 1		ebtor 2 or ling spouse	
	Cop	by line 4 here	4.	\$	4,225.00	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	510.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	390.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify: 401k	5h.+	\$	251.00	+ \$	N/A	
		401k Loan 1	_	\$	187.00	\$	N/A	
		401k Loan 2	_	\$ <u></u>	95.00	\$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,433.00	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,792.00	\$	N/A	
	8b. 8c. 8d. 8e. 8f.	profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filling spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8a. 8b. 8c. 8d. 8e.	\$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$	N/A N/A N/A N/A N/A	
	8g.	Pension or retirement income	<b>8</b> g.	<b>\$</b> —	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	N/A	
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9.  If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,792.00 + \$_		N/A = \$ 2,792.	00
	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depend					.00
		If the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certain lies					12. \$ <b>2,792</b> .	.00
13.	Do :	you expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?				Combined monthly incom	ıe

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Fill	in this informa	ition to identify y	our case:							
Deb	otor 1	Torree Bark	er			Che	eck if this is:			
							An amended filing			
	otor 2							ving post-petition chapter		
(Spo	ouse, if filing)						13 expenses as of	the following date:		
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS					IOIS	MM / DD / YYYY				
Cas	e number						A separate filing fo	r Debtor 2 because Debtor		
(If k	nown)						2 maintains a sepa	rate household		
O	fficial Fo	rm B 6J				-				
		J: Your	_ Evnor	1606				12/1:		
				. If two married people a	re filing together h	oth are ea	ually responsible fo			
info	ormation. If m		eded, atta	ch another sheet to this						
Par		ribe Your House	ehold							
1.	Is this a joir	nt case?								
	■ No. Go to	line 2.								
	☐ Yes. Doe	es Debtor 2 live	in a separ	ate household?						
	□N	o								
	□Y	es. Debtor 2 mu	st file a sep	parate Schedule J.						
2.	Do you hay	e dependents?	□ No							
	Do not list D	•	Yes.	Fill out this information for	Dependent's relat Debtor 1 or Debto		Dependent's	Does dependent live with you?		
	Debtor 2.			each dependent	Deptor 1 or Depto	r Z	age	□ No		
	Do not state dependents'				Son		8	■ Yes		
	dependents	names.					_ —	■ Yes □ No		
					Son		15	■ Yes		
								■ Yes □ No		
					Daughter		19	■ Yes		
					Daugittei			■ Yes □ No		
								☐ Yes		
3.	Do your exp	enses include	_	No	-		_	□ res		
	expenses o	f people other t	than 🗖	Yes						
	yourself an	d your depende	ents?	res						
Par	t 2: Estim	ate Your Ongoi	ing Month	ly Expenses						
exp	imate your ex	cpenses as of y	our bankr	uptcy filing date unless y y is filed. If this is a sup						
• •										
				government assistance cluded it on Schedule I:						
	ficial Form 6I		id nave inc	nuded it on Schedule i:	Tour income		Your expe	enses		
•		•								
4.		or home owners  nd any rent for th		ses for your residence.	Include first mortgag	e 4.	\$	1,100.00		
	. ,	led in line 4:	le ground o	i iot.			·	<u> </u>		
		estate taxes	o or root	'a inauranaa		4a.		0.00		
	•	rty, homeowner'		rs insurance upkeep expenses		4b. 4c.		0.00		
		owner's associa				4d.		0.00 0.00		
5.				our residence, such as ho	ome equity loans	5.	·	0.00		
			•							

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Debtor 1	Torree Barker	Case num	ber (if known)	
5 114''	4100		_	
6. <b>Util</b> i 6a.	ties: Electricity, heat, natural gas	6a.	\$	70.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		
6d.		6d.	\$	300.00
	Other. Specify:	6d. 7.		0.00
	d and housekeeping supplies		\$	500.00
	dcare and children's education costs	8.	\$	300.00
	hing, laundry, and dry cleaning	9.	\$	0.00
	sonal care products and services	10.	·	0.00
	lical and dental expenses	11.	\$	50.00
	nsportation. Include gas, maintenance, bus or train fare.  not include car payments.	12.	\$	150.00
. Ent	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
. Cha	ritable contributions and religious donations	14.	\$	0.00
	rance.			
	not include insurance deducted from your pay or included in lines 4 or 20.		_	
	Life insurance	15a.		0.00
	Health insurance	15b.		0.00
15c	Vehicle insurance	15c.	\$	70.00
15d	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	_	<del></del>	
	cify:	16.	\$	0.00
	allment or lease payments:		•	
	Car payments for Vehicle 1	17a.	·	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.		0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	18.	\$	0.00
	ucted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I). er payments you make to support others who do not live with you.	10.	\$	
		19.	Ψ	0.00
•	cify: er real property expenses not included in lines 4 or 5 of this form or on <i>Sch</i> e		our Income	
	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.		0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20d. 20e.		
				0.00
Oth	er: Specify:	21.	тФ	0.00
. You	r monthly expenses. Add lines 4 through 21.	22.	\$	2,540.00
	result is your monthly expenses.			•
	culate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,792.00
23b	Copy your monthly expenses from line 22 above.	23b.	-\$	2,540.00
23c	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	252.00
For				e or decrease because of a
Ехр				

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**B6 Declaration (Official Form 6 - Declaration).** (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Torree Barker			Case No.					
		Debtor(s)		Chapter	13				
	DECLARATION CONCERNING DEBTOR'S SCHEDULES								
	DECLARATION UNDE	R PENALTY (	OF PERJURY BY	INDIVIDUAL DE	BTOR				
	I declare under penalty of perjury sheets, and that they are true and correct t			•					
Date	March 18, 2015	Signature	Isl Torree Barker Torree Barker Debtor	r					

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Northern District of Illinois

In re	Torree Barker	Case No.		
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$8,451.00 2015 YTD: Debtor Employment Income \$46,000.00 2014: Debtor Employment Income \$45,000.00 2013: Debtor Employment Income

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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B7 (Official Form 7) (04/13)

2

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

e c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

2/2015

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Citicash 2

15 Debtor's wages

 $<sup>^</sup>st$  Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Schneider & Stone 8424 Skokie Blvd. Suite 200 Skokie, IL 60077 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 3/9/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$50.00

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 2152 Prentiss Dr. Woodridge, IL 60517 NAME USED

DATES OF OCCUPANCY

2011-5/2014

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

NOTICE LAW

GOVERNMENTAL UNIT

NOTICE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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#### 18. Nature, location and name of business

None

NAME

Hairstyling

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

Hairstyling 2010-Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME Hairstyling ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

# 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within  $two\ years$  immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

# NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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Q,

# 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 18, 2015 Signature // Torree Barker
Torree Barker
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# United States Bankruptcy Court Northern District of Illinois

In r	e Torree Barker		Case No.			
111 .	TOTION DAING!	Debtor(s)	Chapter	13		
	DISCLOSURE OF COMI	PENSATION OF ATTOR	NEY FOR DE	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule paid to me within one year before the filing of the pebehalf of the debtor(s) in contemplation of or in contemplation.	etition in bankruptcy, or agreed to be	paid to me, for serv			
	For legal services, I have agreed to accept		\$	4,050.00		
	Prior to the filing of this statement I have receive	ved	\$	50.00		
	Balance Due		\$	4,000.00		
2.	\$310.00 of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.					
6.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects	of the bankruptcy of	ease, including:		
	<ul> <li>a. Analysis of the debtor's financial situation, and restriction.</li> <li>b. Preparation and filing of any petition, schedules,</li> <li>c. Representation of the debtor at the meeting of cred.</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors reaffirmation agreements and applications of liens on the secured creditors of liens on the secured creditors.</li> </ul>	statement of affairs and plan which neditors and confirmation hearing, and to reduce to market value; exenations as needed; preparation a	nay be required; any adjourned hea	rings thereof;		
7.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any any other adversary proceeding.			es, relief from stay actions or		
		CERTIFICATION				
this	I certify that the foregoing is a complete statement o bankruptcy proceeding.	of any agreement or arrangement for p	payment to me for r	epresentation of the debtor(s) in		
Date	ed: March 18, 2015	/s/ Ben Schneider				
		Ben Schneider Schneider & Stone	•			
		8424 Skokie Blvd.				
		Suite 200 Skokie, IL 60077				
		847-933-0300 Fax				
1		ben@windycitylaw	/group.com			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

## Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

# Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

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B 201B (Form 201B) (12/09)

# United States Renkrunter Court

	,	Northern District of Illinois	III	
In re	Torree Barker		Case No.	
		Debtor(s)	Chapter 1	3
		ON OF NOTICE TO CONSUM § 342(b) OF THE BANKRUPTO Certification of Debtor	•	5)
Code.	I (We), the debtor(s), affirm that I (we	e) have received and read the attached no	otice, as required by	§ 342(b) of the Bankruptcy
Torree Barker		${ m X}$ /s/ Torree Bark	er	March 18, 2015
Printed Name(s) of Debtor(s)		Signature of De	btor	Date
Case No. (if known)		X		
		Signature of Joint Signature of Si	int Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court Northern District of Illinois

		1401 therm District of Infinois				
In re	Torree Barker		Case No.			
		Debtor(s)	Chapter	13		
	VERIFICATION OF CREDITOR MATRIX					
		Number o	f Creditors:	33		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					

Acceptance Now 5501 Headquarters Dr Plano, TX 75024

Americash Loans PO Box 184 Des Plaines, IL 60016

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Asset Acceptance LLC PO Box 2036 SBC/SBC IL Warren, MI 48090

Asset Acceptance LLC PO Box 2036 AT&T Warren, MI 48090

Cci 2600 Wrightsboro Rd Augusta, GA 30904

Citicash Loans/ Cashcity Loans 10334 S Harlem Ave Palos Hills, IL 60465

Dept Of Ed/navient Po Box 9635 Wilkes Barre, PA 18773

Diversified Consultant P O Box 551268 Jacksonville, FL 32255

Dpt Ed/slm 11100 Usa Pkwy Fishers, IN 46037 Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604

Illinois Department of Emp Sec PO Box 6996 Chicago, IL 60606

Illinois Tollway Authority 2700 Ogden Ave Downers Grove, IL 60515

Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

LVNV Funding LLC PO Box 10587 Greenville, SC 29603

Med Business Bureau Po Box 1219 Park Ridge, IL 60068

Mohela/Dept of Ed 633 Spirit Dr Chesterfield, MO 63005

Money Recovery Nationw Po Box 13129 Lansing, MI 48901

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008 Osi Collect 507 Prudential Rd. Horsham, PA 19044

Pellettieri 991 Oak Creek Dr Lombard, IL 60148

Peoples Gas Light and Coke Co 130 E Randolph Dr Chicago, IL 60601

PYOD LLC PO Box 190008 Greenville, SC 29602

Rent A Center

Sallie Mae Inc PO Box 740351 Dept of Education Atlanta, GA 30374

Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

Trident Asset Manageme 53 Perimeter Ctr E Ste 4 Atlanta, GA 30346

US Bank NA PO Box 5229 Bankruptcy Department Cincinnati, OH 45201

Us Dept Of Education Po Box 5609 Greenville, TX 75403

Wells Fargo Bank, NA PO Box 19657 Irvine, CA 92623 Wfs Financial/Wachovia Dealer Srvs Po Box 3569 Rancho Cucamonga, CA 91729